

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

In re: KOOP, THOMAS J.

§ Case No. 5:15-02915-JJT

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Debtor(s)

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on July 10, 2015. The undersigned trustee was appointed on July 10, 2015.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 12,935.70

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>10.90</u>
Bank service fees	<u>461.67</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	<u>\$ 12,463.13</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 01/24/2016 and the deadline for filing governmental claims was 01/06/2016. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$2,043.57. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$2,043.57, for a total compensation of \$2,043.57.<sup>2</sup>In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$109.49, for total expenses of \$109.49.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 11/14/2018 By: /s/MARK J. CONWAY, CHAPTER 7 TRUSTEE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 5:15-02915-JJT

Case Name: KOOP, THOMAS J.

Trustee: (580480) MARK J. CONWAY, CHAPTER 7 TRUSTEE

Filed (f) or Converted (c): 07/10/15 (f)

§341(a) Meeting Date: 08/07/15

Period Ending: 11/14/18

Claims Bar Date: 01/24/16

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property <u>Abandoned</u> OA=\$554(a)	6 Sale/Funds Received by the Estate	7 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	12 Fork Mountain, Equinunk PA-Joint w/girlfriend Amended 9/19/18 - Dkt. No. 31	174,900.00	0.00		0.00	FA
2	Cash on hand Imported from original petition Doc# 1	35.00	0.00		0.00	FA
3	Checking account at the Dime Bank Imported from original petition Doc# 1	544.00	0.00		0.00	FA
4	Checking account with fiance at The Dime Bank Imported from original petition Doc# 1	5.89	0.00		0.00	FA
5	1/2 Furnishings for residence Imported from original petition Doc# 1	1,500.00	0.00		0.00	FA
6	Clothing for debtor Imported from original petition Doc# 1	500.00	0.00		0.00	FA
7	Two watches Imported from original petition Doc# 1	100.00	0.00		0.00	FA
8	3 pistols/5 shotguns/rifles Imported from original petition Doc# 1	250.00	0.00		0.00	FA
9	Debtor's 1/5 interest in estate of Vivian C. Ehr Imported from original petition Doc# 1	19,000.00	11,800.00		12,935.70	FA
10	2010 Ford F150 pickup, 86k miles, fair condition Imported from original petition Doc# 1	11,156.00	0.00		0.00	FA
11	2003 Chevrolet Tracker, 150k miles, fair conditi Imported from original petition Doc# 1	1,000.00	0.00		0.00	FA
12	2006 Yamaha, 4-wheeler, used Imported from original petition Doc# 1	1,000.00	0.00		0.00	FA
12	<b>Assets Totals (Excluding unknown values)</b>	<b>\$209,990.89</b>	<b>\$11,800.00</b>		<b>\$12,935.70</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

8/21/15 - Order issued apptg. MJC as counsel

10/23/15 - Bar Date set (1/24/16)

8/24/16 - Payment rec'd on Debtor's inheritance (Asset #9).

9/13/16 - Exemption paid to Debtor.

1/24/16 - Bar date expired.

# Form 1

## Individual Estate Property Record and Report

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Trustee: (580480) MARK J. CONWAY, CHAPTER 7 TRUSTEE

Case Name: KOOP, THOMAS J.

Filed (f) or Converted (c): 07/10/15 (f)

§341(a) Meeting Date: 08/07/15

Period Ending: 11/14/18

Claims Bar Date: 01/24/16

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

10/28/16 &amp; 9/25/17 - Requested Court Costs.

TFR TO BE FILED.

9/28/18 - TFR SUBMITTED TO UST FOR REVIEW.

Initial Projected Date Of Final Report (TFR): December 31, 2016

Current Projected Date Of Final Report (TFR): September 28, 2018 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 5:15-02915-JJT  
**Case Name:** KOOP, THOMAS J.

**Trustee:** MARK J. CONWAY, CHAPTER 7 TRUSTEE (580480)

**Bank Name:** Rabobank, N.A.

**Account:** \*\*\*\*\*9166 - Checking Account

**Blanket Bond:** \$8,132,694.00 (per case limit)

**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*5589

**Period Ending:** 11/14/18

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
08/24/16	{9}	VIVIAN C. EHRMANN ESTATE	FINAL DISTRIBUTION FROM THE ESTATE OF VIVAN C. EHRMANN ESTATE	1129-000	20,135.70		20,135.70
08/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	20,125.70
09/13/16	101 {9}	Thomas J. Koop	PAYMENT IN FULL OF DEBTOR'S CLAIMED EXEMPTION ON INHERITANCE FROM EHRMANN ESTATE	1129-000	-7,200.00		12,925.70
09/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		26.11	12,899.59
10/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		17.88	12,881.71
11/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		19.71	12,862.00
12/29/16	102	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 12/29/2016 FOR CASE #5-15-02915-JT, 2017 TRUSTEE BOND PREMIUM	2300-000		5.03	12,856.97
12/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		18.44	12,838.53
01/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		19.69	12,818.84
02/28/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		17.20	12,801.64
03/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		19.02	12,782.62
04/28/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		17.15	12,765.47
05/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		20.19	12,745.28
06/30/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		18.33	12,726.95
07/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		17.69	12,709.26
08/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		20.10	12,689.16
09/29/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		17.64	12,671.52
10/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		19.44	12,652.08
11/30/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		18.19	12,633.89
12/27/17	103	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 12/27/2017 FOR CASE #5-15-02915-JT, 2018 Trustee Bond Premium	2300-000		5.87	12,628.02
12/29/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		17.56	12,610.46
01/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		19.95	12,590.51
02/28/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		16.90	12,573.61
03/30/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		18.08	12,555.53
04/30/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		17.45	12,538.08
05/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		19.83	12,518.25
06/29/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		17.40	12,500.85
07/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		19.17	12,481.68
08/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		18.55	12,463.13

Subtotals : \$12,935.70 \$472.57

{ Asset reference(s) }

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 5:15-02915-JJT  
**Case Name:** KOOP, THOMAS J.

**Trustee:** MARK J. CONWAY, CHAPTER 7 TRUSTEE (580480)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*\*9166 - Checking Account  
**Blanket Bond:** \$8,132,694.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*5589  
**Period Ending:** 11/14/18

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

<b>ACCOUNT TOTALS</b>	<b>12,935.70</b>	<b>472.57</b>	<b>\$12,463.13</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>12,935.70</b>	<b>472.57</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$12,935.70</b>	<b>\$472.57</b>	

<b>TOTAL - ALL ACCOUNTS</b>	<b>Net Receipts</b>	<b>Net Disbursements</b>	<b>Account Balances</b>
Checking # *****9166	12,935.70	472.57	12,463.13
	<b>\$12,935.70</b>	<b>\$472.57</b>	<b>\$12,463.13</b>

# Court Claims Register

Case: 5:15-02915-JJT KOOP, THOMAS J.

Claims Bar Date: 01/24/16

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
	MARK J. CONWAY, CHAPTER 7 TRUSTEE 502 SOUTH BLAKELY STREET DUNMORE, PA 18512 <2100-00 Trustee Compensation>, 200	Admin Ch. 7 07/10/15		\$2,043.57 \$2,043.57	\$0.00	\$2,043.57
	MARK J. CONWAY, CHAPTER 7 TRUSTEE 502 SOUTH BLAKELY STREET DUNMORE, PA 18512 <2200-00 Trustee Expenses>, 200	Admin Ch. 7 07/10/15		\$109.49 \$109.49	\$0.00	\$109.49
	MARK J. CONWAY, ESQUIRE 502 SOUTH BLAKELY STREET DUNMORE, PA 18512 <3110-00 Attorney for Trustee Fees (Trustee Firm)>, 200	Admin Ch. 7 07/10/15		\$1,101.00 \$1,101.00	\$0.00	\$1,101.00
	MARK J. CONWAY, ESQUIRE 502 SOUTH BLAKELY STREET DUNMORE, PA 18512 <3120-00 Attorney for Trustee Expenses (Trustee Firm)>, 200	Admin Ch. 7 07/10/15		\$62.28 \$62.28	\$0.00	\$62.28
1	Cavalry SPV I, LLC 500 Summit Lake Drive, Ste 400 Valhalla, NY 10595 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 10/27/15		\$725.00 \$725.00	\$0.00	\$725.00
2	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services,PO Box 19008 Greenville, SC 29602 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 10/30/15		\$31,063.29 \$31,063.29	\$0.00	\$31,063.29
3	US DEPT OF EDUCATION CLAIMS FILING UNIT PO BOX 8973 MADISON, WI 53708-8973 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 12/09/15		\$70,278.52 \$70,278.52	\$0.00	\$70,278.52
4	FIRST NATIONAL BANK OF OMAHA Brumbaugh and Quandahl, P.C. 4885 South 118th Street, Suite 100 OMAHA, NE 68137 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 12/17/15		\$15,558.24 \$15,558.24	\$0.00	\$15,558.24

# Court Claims Register

Case: 5:15-02915-JJT KOOP, THOMAS J.

Claims Bar Date: 01/24/16

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
5	KeyBank N.A. 4910 Tiedeman Road Brooklyn, OH 44144 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 01/23/16		\$19,274.29 \$19,274.29	\$0.00	\$19,274.29
6	KeyBank N.A. 4910 Tiedeman Road Brooklyn, OH 44144 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 01/23/16		\$20,858.44 \$20,858.44	\$0.00	\$20,858.44
7	KeyBank N.A. 4910 Tiedeman Road Brooklyn, OH 44144 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 01/23/16		\$14,131.13 \$14,131.13	\$0.00	\$14,131.13
8	KeyBank N.A. 4910 Tiedeman Road Brooklyn, OH 44144 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 01/23/16		\$15,245.52 \$15,245.52	\$0.00	\$15,245.52
<b>Case Total:</b>					<b>\$0.00</b>	<b>\$190,450.77</b>



**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 5:15-02915-JJT

Case Name: KOOP, THOMAS J.

Trustee Name: MARK J. CONWAY, CHAPTER 7 TRUSTEE

**Balance on hand:** \$ 12,463.13

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 12,463.13

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - MARK J. CONWAY, CHAPTER 7 TRUSTEE	2,043.57	0.00	2,043.57
Trustee, Expenses - MARK J. CONWAY, CHAPTER 7 TRUSTEE	109.49	0.00	109.49
Attorney for Trustee, Fees - MARK J. CONWAY, ESQUIRE	1,101.00	0.00	1,101.00
Attorney for Trustee, Expenses - MARK J. CONWAY, ESQUIRE	62.28	0.00	62.28

Total to be paid for chapter 7 administration expenses: \$ 3,316.34Remaining balance: \$ 9,146.79

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 9,146.79

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 9,146.79

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 187,134.43 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 4.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Cavalry SPV I, LLC	725.00	0.00	35.44
2	PYOD, LLC its successors and assigns as assignee	31,063.29	0.00	1,518.32
3	US DEPT OF EDUCATION	70,278.52	0.00	3,435.09
4	FIRST NATIONAL BANK OF OMAHA	15,558.24	0.00	760.46
5	KeyBank N.A.	19,274.29	0.00	942.09
6	KeyBank N.A.	20,858.44	0.00	1,019.52
7	KeyBank N.A.	14,131.13	0.00	690.70
8	KeyBank N.A.	15,245.52	0.00	745.17

Total to be paid for timely general unsecured claims: \$ 9,146.79

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims:	\$	0.00
Remaining balance:	\$	0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims:	\$	0.00
Remaining balance:	\$	0.00